

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jessica M. Watson
 Debtor

Case No. 20-10705-pmm
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db +Jessica M. Watson, 207 N. Broad Street, Nazareth, PA 18064-1506
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14462215 +Americollect Inc, P.O. Box 1654, Green Bay, WI 54305-1654
 14462221 +Fed Loan Serv, P.O. Box 60610, Harrisburg, PA 17106-0610
 14462226 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
 14462230 +Receivables Management, 1312 W Westridge Blvd, Greensburg, IN 47240-3251
 14462231 +Security Credit Servic, 306 Enterprise Drive, Oxford, MS 38655-2762
 14462233 Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: support@malaw.com Mar 17 2020 03:57:50 PAUL H. YOUNG,
 Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 17 2020 03:58:05
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 17 2020 03:58:17 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 17 2020 03:58:11 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14462214 E-mail/Text: ebn@americollect.com Mar 17 2020 03:58:14 Americollect Inc,
 1851 S Alverno Road, Manitowoc, WI 54221
 14462213 +E-mail/Text: bky@americanprofit.net Mar 17 2020 03:58:17 American Profit Recove,
 34505 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-3288
 14462216 +EDI: TSYS2.COM Mar 17 2020 07:48:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14462217 +EDI: CAPITALONE.COM Mar 17 2020 07:48:00 Capital One Bank Usa N, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14482522 EDI: BL-BECKET.COM Mar 17 2020 07:49:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14462218 +EDI: CCS.COM Mar 17 2020 07:48:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607
 14462219 +EDI: DISCOVER.COM Mar 17 2020 07:48:00 Discover Fin Svcs Llc, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14462220 +E-mail/Text: bknotice@ercbpo.com Mar 17 2020 03:58:14 Enhanced Recovery Co L,
 Po Box 57547, Jacksonville, FL 32241-7547
 14462222 +E-mail/Text: bankruptcy@flagshipcredit.com Mar 17 2020 03:58:15 Flagship Credit Accept,
 Po Box 3807, Coppell, TX 75019-5877
 14462223 E-mail/Text: ben.meyer@gcu.edu Mar 17 2020 03:57:53 Grand Canyon Universit,
 3300 W Camelback Rd, Phoenix, AZ 85017
 14462224 +EDI: IIC9.COM Mar 17 2020 07:48:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378
 14462225 +E-mail/Text: bncnotices@becket-lee.com Mar 17 2020 03:57:55 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 14464026 E-mail/PDF: resurgentbknofications@resurgent.com Mar 17 2020 04:01:50 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14462227 +EDI: TSYS2.COM Mar 17 2020 07:48:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
 14462228 +E-mail/PDF: MerrickBKNofications@Resurgent.com Mar 17 2020 04:12:09 Merrick Bank Corp,
 Po Box 9201, Old Bethpage, NY 11804-9001
 14465719 EDI: Q3G.COM Mar 17 2020 07:48:00 Quantum3 Group LLC as agent for,
 Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
 14462229 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 17 2020 03:58:16 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14471973 +E-mail/Text: bankruptcyteam@quickenloans.com Mar 17 2020 03:58:16 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 14462232 +EDI: VERIZONCOMB.COM Mar 17 2020 07:48:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Keith
Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Jessica M. Watson support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

| | | | |
|--|---|--------------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Jessica M. Watson | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | Eastern District of Pennsylvania | | |
| Case number: | 20-10705-pmm | | |
| Social Security number or ITIN | | xxx-xx-7454 | |
| EIN | | --_----- | |
| Social Security number or ITIN | | ----- | |
| EIN | | --_----- | |
| Date case filed for chapter | | 13 2/3/20 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Jessica M. Watson | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 207 N. Broad Street Nazareth, PA 18064 | |
| 4. Debtor's attorney Name and address | PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020 | Contact phone (215) 639-5297 Email: support@ymalaw.com |
| 5. Bankruptcy trustee Name and address | SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606 | Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601 | Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 3/16/20 |

For more information, see page 2

Case number **20-10705-pmm**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 8/1/20

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$590.22 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
5/28/20 at 10:00 AM , Location: 201 Penn Street, 4th Floor, Reading, PA 19601

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.